

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Samuel Arthur Alberto
Ann Marie Alberto
Debtor(s)

Case No. 15 B 19472

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2015.
- 2) The plan was confirmed on 08/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/10/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/01/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$10,298.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,432.00
Less amount refunded to debtor	\$1,216.87

NET RECEIPTS: **\$32,215.13**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,313.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,113.05**

Attorney fees paid and disclosed by debtor: **\$200.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL Laboratories	Unsecured	58.00	59.42	59.42	59.42	0.00
American Resorts Inc	Secured	0.00	NA	NA	0.00	0.00
Americredit Financial Ser Inc	Unsecured	NA	163.26	163.26	163.26	0.00
Americredit Financial Ser Inc	Secured	8,010.00	8,010.00	8,010.00	8,010.00	432.80
Becket & Lee	Unsecured	990.00	1,035.97	1,035.97	1,035.97	0.00
Becket & Lee	Unsecured	1,937.00	1,997.59	1,997.59	1,997.59	0.00
Capital One Bank	Unsecured	517.00	518.48	518.48	518.48	0.00
Capital One Bank	Unsecured	1,464.00	1,514.24	1,514.24	1,514.24	0.00
Capital One Bank	Unsecured	0.00	527.78	527.78	527.78	0.00
Capital One Bank USA NA	Unsecured	464.00	NA	NA	0.00	0.00
Cenlar Federal Savings Bank	Secured	3,852.00	3,852.00	3,852.00	3,852.00	0.00
Cenlar Federal Savings Bank	Secured	176,852.00	174,373.00	174,373.00	0.00	0.00
Chase Auto	Unsecured	1,200.00	NA	NA	0.00	0.00
Great BANK	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	542.00	442.43	442.43	442.43	0.00
Marcin Trebunia	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	5,849.00	6,190.46	6,190.46	6,190.46	0.00
Portfolio Recovery Associates	Unsecured	84.00	121.42	121.42	121.42	0.00
Quantum3 Group	Unsecured	1,222.00	1,370.81	1,370.81	1,370.81	0.00
Sprint Corp	Unsecured	844.00	865.42	865.42	865.42	0.00
Synergy Partners Credit Union	Unsecured	3,975.00	NA	NA	0.00	0.00
Synergy Partners Credit Union	Unsecured	4,386.00	NA	NA	0.00	0.00
Timothy Schroedle	Unsecured	0.00	NA	NA	0.00	0.00
US Cellular	Unsecured	158.00	NA	NA	0.00	0.00
Vision Financial Servi	Unsecured	115.00	NA	NA	0.00	0.00
Westgate Lakes	Secured	4,700.00	3,463.61	3,463.61	0.00	0.00
Westgate Lakes	Secured	0.00	1,277.27	1,277.27	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$174,373.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,852.00	\$3,852.00	\$0.00
Debt Secured by Vehicle	\$8,010.00	\$8,010.00	\$432.80
All Other Secured	\$4,740.88	\$0.00	\$0.00
TOTAL SECURED:	\$190,975.88	\$11,862.00	\$432.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,807.28	\$14,807.28	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,113.05</u>
Disbursements to Creditors	<u>\$27,102.08</u>
TOTAL DISBURSEMENTS :	<u>\$32,215.13</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/31/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.